

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Lisia Cartwright
Debtor(s)

Bankruptcy Case No.: 19-70477-JAD
Issued Per 12/19/2019 Proceeding
Chapter: 13
Docket No.: 40 - 19
Concil. Conf.: February 27, 2020 at 10:30 AM

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

(1.) PLAN CONFIRMATION:

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated 8/31/2019 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☒ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$898 as of 1/2020. Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☒ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on Feb. 27, 2020 at 10:30 AM, in 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219.*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under 11 U.S.C. §506, disputes over the amount and allowance of claims entitled to priority under 11 U.S.C. §507, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☐ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: .
- ☒ H. Additional Terms: The Claim of M&T Bank (Claim No. 5) governs following payment changes of record.

(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

A. Objections to the Plan. Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

B. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

C. Review of Claims Docket and Objections to Claims. Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

D. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

E. Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

A. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

B. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.

Dated: December 20, 2019

Jeffery A. Deller
United States Bankruptcy Judge

cc: All Parties in Interest to be served by Clerk in seven (7) days

Certificate of Notice Page 4 of 6
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Lisia Cartwright
 Debtor

Case No. 19-70477-JAD
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7

User: esci
 Form ID: 149

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 Total Noticed: 50

Date Rcvd: Dec 20, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 22, 2019.

db +Lisia Cartwright, 2009 12th Ave, Altoona, PA 16601-2413
 cr +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,
 Pittsburgh, PA 15233-1828
 15099083 Atlantic Broadband, 200 Ebensburg Rd, Johnstown, PA 15901
 15099084 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bankamerica, Po Box 982238, El Paso, TX 79998)
 15099085 +Becket & Lee, POB 3001, Malvern, PA 19355-0701
 15099086 +C & G, 1201 12th St, Altoona, PA 16601-3421
 15099094 ++CREDIT PROTECTION ASSOCIATION LP, PARKWAY CENTER V, 2500 DALLAS PARKWAY SUTIE 500,
 PLANO TX 75093-4805
 (address filed with court: Credit Protection Asso, 13355 Noel Rd Ste 2100,
 Dallas, TX 75240)
 15099095 ++CREDITORS BANKRUPTCY SERVICE, PO BOX 800849, DALLAS TX 75380-0849
 (address filed with court: Creditors Bankruptcy Service, PO Box 800849, Dallas, TX 75380)
 15099089 +Capital One - Best Buy, P.O. Box 9001007, Louisville, KY 40290-1007
 15128477 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 15099090 +Chase Card, Po Box 15298, Wilmington, DE 19850-5298
 15099091 +Citibank,n.a, Po Box 6191, Sioux Falls, SD 57117-6191
 15099098 +Dsnb Macys, Po Box 8218, Mason, OH 45040-8218
 15099099 +KML Law, 701 Market St #5000, Philadelphia, PA 19106-1541
 15099104 Nationwide, CscI Dispute Team N8235-04m, Des Moines, IA 50306
 15116514 +Penelec, C/O FirstEnergy/Penelec, 101 Crawford's Corner Rd., Bldg. #1, Ste. 1-511,
 Holmdel, NJ 07733-1976
 15116513 +Penelec, PO Box 3687, Akron, OH 44309-3687
 15099105 +Peoples Gas, 100 Allegheny Center Mall, Pittsburgh, PA 15212-5331
 15099112 +The Bureaus Inc, 1717 Central St, Evanston, IL 60201-1507
 15099315 +The Bureaus, Inc., c/o of PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 15099114 +Wells Fargo, Po Box 5156, Sioux Falls, SD 57117-5156

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Dec 21 2019 03:14:26
 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 15099082 +E-mail/Text: g20956@att.com Dec 21 2019 03:07:18 AT&T Mobility, PO Box 6416,
 Carol Stream, IL 60197-6416
 15099081 +E-mail/Text: EBNProcessing@afni.com Dec 21 2019 03:06:59 Afni, Inc., Po Box 3097,
 Bloomington, IL 61702-3097
 15116488 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Dec 21 2019 03:25:45 American Infosource,
 PO Box 268941, Oklahoma City, OK 73126-8941
 15099087 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Dec 21 2019 03:15:03 Capital One,
 15000 Capital One Dr, Richmond, VA 23238
 15099088 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Dec 21 2019 03:14:23 Capital One,
 1500 Capital One Drive, Richmond, VA 23238
 15120152 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Dec 21 2019 03:14:24
 Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083,
 Charlotte, NC 28272-1083
 15116499 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Dec 21 2019 03:06:23
 Community Bank/Victoria Secret, PO Box 182789, Columbus, OH 43218-2789
 15099092 +E-mail/PDF: creditonebknofications@resurgent.com Dec 21 2019 03:13:47 Credit One Bank,
 PO Box 98873, Las Vegas, NV 89193-8873
 15099093 +E-mail/PDF: creditonebknofications@resurgent.com Dec 21 2019 03:13:49 Credit One Bank Na,
 Po Box 98875, Las Vegas, NV 89193-8875
 15099096 +E-mail/Text: Bankruptcy.Consumer@dish.com Dec 21 2019 03:06:49 Dish Network, PO Box 94053,
 Palatine, IL 60094-4053
 15099097 +E-mail/Text: bankruptcynotices@dcicollect.com Dec 21 2019 03:07:18 Diversified Consultant,
 10550 Deerwood Park Blvd, Jacksonville, FL 32256-0596
 15099100 +E-mail/Text: bncnotices@becket-lee.com Dec 21 2019 03:06:13 Kohls/capone,
 N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
 15104628 E-mail/PDF: resurgentbknofications@resurgent.com Dec 21 2019 03:14:37 LVNV Funding, LLC,
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 15099101 +E-mail/PDF: resurgentbknofications@resurgent.com Dec 21 2019 03:13:55 Lvnv Funding Llc,
 Po Box 1269, Greenville, SC 29602-1269
 15099103 E-mail/Text: camanagement@mtb.com Dec 21 2019 03:06:20 M & T Bank, 1 Fountain Plz Fl 4,
 Buffalo, NY 14203
 15099102 E-mail/Text: camanagement@mtb.com Dec 21 2019 03:06:20 M & T Bank, Po Box 900,
 Millsboro, DE 19966
 15132538 E-mail/Text: camanagement@mtb.com Dec 21 2019 03:06:20 M&T Bank, PO Box 840,
 Buffalo, NY 14240
 15099107 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Dec 21 2019 03:14:26
 Portfolio Recovery, POB 12914, Norfolk, VA 23541
 15137323 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Dec 21 2019 03:36:45
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
 15099106 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Dec 21 2019 03:15:06
 Portfolio Recov Assoc, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952

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Total Noticed: 50

Date Rcvd: Dec 20, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

15099108 +E-mail/Text: bankruptcy@sccompanies.com Dec 21 2019 03:07:37 Seventh Avenue, 1112 7th Ave, Monroe, WI 53566-1364
15138308 +E-mail/Text: bankruptcy@sccompanies.com Dec 21 2019 03:07:37 Seventh Avenue, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
15099109 +E-mail/PDF: gecsedirecoverycorp.com Dec 21 2019 03:14:18 Synch/amer Eagle, Po Box 965005, Orlando, FL 32896-5005
15099110 +E-mail/PDF: gecsedirecoverycorp.com Dec 21 2019 03:14:58 Synch/jcp, Po Box 965007, Orlando, FL 32896-5007
15099111 +E-mail/PDF: gecsedirecoverycorp.com Dec 21 2019 03:13:35 Synch/lane Furniture, C/o Po Box 965036, Orlando, FL 32896-0001
15130473 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Dec 21 2019 03:14:46 Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15116523 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Dec 21 2019 03:05:59 Verizon, PO Box 25505, Lehigh Valley, PA 18002-5505
15099113 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Dec 21 2019 03:06:00 Verizon Wireless, Po Box 650051, Dallas, TX 75265-0051

TOTAL: 29

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr M&T Bank
15116489* +AT&T Mobility, PO Box 6416, Carol Stream, IL 60197-6416
15116487* +Afni, Inc., PO Box 3097, Bloomington, IL 61702-3097
15116490* Atlantic Broadband, 200 Ebensburg Rd, Johnstown, PA 15901
15116491* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bankamerica, PO Box 982238, El Paso, TX 79998)
15116492* +Becket & Lee, POB 3001, Malvern, PA 19355-0701
15116493* +C & G, 1201 12th St, Altoona, PA 16601-3421
15116494* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
(address filed with court: Capital One, 15000 Capital One Dr, Richmond, VA 23238)
15116502* ++CREDIT PROTECTION ASSOCIATION LP, PARKWAY CENTER V, 2500 DALLAS PARKWAY SUTIE 500, PLANO TX 75093-4805
(address filed with court: Credit Protection Asso, 13355 Noel Rd Ste 2100, Dallas, TX 75240)
15116503* ++CREDITORS BANKRUPTCY SERVICE, PO BOX 800849, DALLAS TX 75380-0849
(address filed with court: Creditors Bankruptcy Service, PO Box 800849, Dallas, TX 75380)
15116495* Capital One, 1500 Capital One Drive, Richmond, VA 23238
15116496* +Capital One - Best Buy, P.O. Box 9001007, Louisville, KY 40290-1007
15116497* +Chase Card, PO Box 15298, Wilmington, DE 19850-5298
15116498* +Citibank,n.a, PO Box 6191, Sioux Falls, SD 57117-6191
15116500* +Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
15116501* +Credit One Bank Na, PO Box 98875, Las Vegas, NV 89193-8875
15116504* +Dish Network, PO Box 94053, Palatine, IL 60094-4053
15116505* +Diversified Consultant, 10550 Deerwood Park Blvd, Jacksonville, FL 32256-0596
15116506* +Dsnb Macys, PO Box 8218, Mason, OH 45040-8218
15116507* +KML Law, 701 Market St #5000, Philadelphia, PA 19106-1541
15116508* +Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
15116509* +Lynv Funding Llc, PO Box 1269, Greenville, SC 29602-1269
15116511* ++M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307
(address filed with court: M & T Bank, 1 Fountain Plz Fl 4, Buffalo, NY 14203)
15116510* ++M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307
(address filed with court: M & T Bank, PO Box 900, Millsboro, DE 19966)
15116512* Nationwide, Csc1 Dispute Team N8235-04m, Des Moines, IA 50306
15116517* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery, POB 12914, Norfolk, VA 23541)
15116515* +Peoples Gas, 100 Allegheny Center Mall, Pittsburgh, PA 15212-5331
15116516* +Portfolio Recov Assoc, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
15116518* +Seventh Avenue, 1112 7th Ave, Monroe, WI 53566-1364
15116519* +Synch/amer Eagle, PO Box 965005, Orlando, FL 32896-5005
15116520* +Synch/jcp, PO Box 965007, Orlando, FL 32896-5007
15116521* +Synch/lane Furniture, C/o Po Box 965036, Orlando, FL 32896-0001
15116522* +The Bureaus Inc, 1717 Central St, Evanston, IL 60201-1507
15116524* +Verizon Wireless, PO Box 650051, Dallas, TX 75265-0051
15116525* +Wells Fargo, PO Box 5156, Sioux Falls, SD 57117-5156

TOTALS: 1, * 34, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 22, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 20, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor M&T Bank bkgroup@kmlawgroup.com
Lawrence W. Willis on behalf of Debtor Lisia Cartwright ecf@westernpabankruptcy.com,
urfreshstrt@gmail.com;willislr88866@notify.bestcase.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,
srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com

TOTAL: 5